

**SUPERIOR BANK**

	CPP Disbursement Date 12/05/2008	Cert 17750	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$3,221	\$3,010	-6.5%		
Loans	\$2,550	\$2,281	-10.5%		
Construction & development	\$674	\$519	-22.9%		
Closed-end 1-4 family residential	\$673	\$644	-4.3%		
Home equity	\$99	\$101	2.2%		
Credit card	\$1	\$0	-16.4%		
Other consumer	\$58	\$52	-9.6%		
Commercial & Industrial	\$218	\$164	-24.8%		
Commercial real estate	\$713	\$708	-0.7%		
Unused commitments	\$274	\$181	-34.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$193	\$188	-2.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$104	\$274	163.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,948	\$2,992	1.5%		
Deposits	\$2,659	\$2,707	1.8%		
Total other borrowings	\$262	\$256	-2.1%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$273	\$19	-93.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.8%	0.4%	--		
Tier 1 risk based capital ratio	9.3%	0.5%	--		
Total risk based capital ratio	10.7%	1.0%	--		
Return on equity <sup>1</sup>	-14.7%	-525.2%	--		
Return on assets <sup>1</sup>	-1.3%	-9.7%	--		
Net interest margin <sup>1</sup>	3.6%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	17.2%	23.8%	--		
Loss provision to net charge-offs (qtr)	143.6%	132.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.5%	8.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	10.8%	26.2%	0.5%	3.6%	--
Closed-end 1-4 family residential	7.5%	7.6%	0.4%	0.7%	--
Home equity	2.1%	3.1%	0.1%	0.5%	--
Credit card	5.8%	0.0%	0.0%	0.0%	--
Other consumer	2.5%	2.1%	1.8%	1.9%	--
Commercial & Industrial	0.8%	3.3%	0.5%	0.1%	--
Commercial real estate	3.3%	8.7%	0.2%	2.4%	--
Total loans	6.3%	11.7%	0.4%	2.0%	--